

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain acts of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

10/10/05

Date

/s/ Gregory Edward Cooper

/s/ Kelly Ann Cooper

Signature of Debtors

Case Number

FORM B1		United States Bankruptcy Court Western District of New York		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Cooper, Gregory Edward			Name of Joint Debtor (Spouse) (Last, First, Middle): Cooper, Kelly Ann		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): None		
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 1502			Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 2328		
Street Address of Debtor (No. & Street, City, State & Zip Code): 207 Placid Park Shortsville, NY 14548			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 207 Placid Park Shortsville, NY 14548		
County of Residence or of the Principal Place of Business: Ontario			County of Residence or of the Principal Place of Business: Ontario		
Mailing Address of Debtor (if different from street address): P.O. Box 1073 Canandaigua, NY 14424			Mailing Address of Joint Debtor (if different from street address): P.O. Box 1073 Canandaigua, NY 14424		
Location of Principal Assets of Business Debtor (if different from street address above):			Attorney: John F. McKeown, Esq., John F. McKeown, Attorneys at Law 70 North Main Street Canandaigua, NY 14424 ph: 585-396-9627		

Information Regarding the Debtor (Check the Applicable Boxes)**Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- | | |
|---|---|
| <input checked="" type="checkbox"/> Individual(s) | <input type="checkbox"/> Railroad |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Stockbroker |
| <input type="checkbox"/> Partnership | <input type="checkbox"/> Commodity Broker |
| <input type="checkbox"/> Other _____ | <input type="checkbox"/> Clearing Bank |

**Chapter or Section of Bankruptcy Code Under Which
the Petition is Filed** (Check one box)

- | | | |
|---|-------------------------------------|-------------------------------------|
| <input checked="" type="checkbox"/> Chapter 7 | <input type="checkbox"/> Chapter 11 | <input type="checkbox"/> Chapter 13 |
| <input type="checkbox"/> Chapter 9 | <input type="checkbox"/> Chapter 12 | |
| <input type="checkbox"/> | | |

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)
Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Gregory Edward Cooper & Kelly Ann Cooper	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: Rochester, NY	Case Number: 9622904	Date Filed: 10/1996	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	<div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Signatures </div> <div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Exhibit A </div> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.
X <u>/s/ Gregory Edward Cooper</u> Signature of Debtor X <u>/s/ Kelly Ann Cooper</u> Signature of Joint Debtor Telephone Number (If not represented by attorney) <u>10/10/05</u> Date	<div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Exhibit B </div> ((To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>/s/ John F. McKeown, Esq.</u> <u>10/10/05</u> Signature of Attorney for Debtor(s) Date
<div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Signature of Attorney </div> X <u>/s/ John F. McKeown, Esq.</u> Signature of Attorney for Debtor(s) <u>JOHN F. MCKEOWN, ESQ.</u> Printed Name of Attorney for Debtor(s) <u>John F. McKeown, Attorneys at Law</u> Firm Name <u>70 North Main Street</u> Address <u>Canandaigua, NY 14424</u> <u>585-396-9627</u> Telephone Number <u>10/10/05</u> Date	<div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Exhibit C </div> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No
<div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Signature of Debtor (Corporation/Partnership) </div> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	<div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Signature of Non-Attorney Petition Preparer </div> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.
X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date	_____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c).) _____ Address _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer _____ Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT
Western District of New York**

In re Gregory Edward Cooper & Kelly Ann Cooper ,
Debtor

Case No. _____

Chapter 7 _____

Voluntary Petition Continuation Sheet

Prior Bankruptcy Case Filed Within Last 6 Years		
Location Where Filed: Rochester, NY	Case Number: 9624006	Date Filed: 12/1996

Gregory Edward Cooper & Kelly Ann Cooper

In re

Debtor

Case No.

(if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	OR COMMUNITY HUSBAND, WIFE, JOINT	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
Total ▶			0.00	

(Report also on Summary of Schedules)

In re _____
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Individual Checking account Citizens Bank Canandaigua, NY 14424	W	200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit	J	625.00
4. Household goods and furnishings, including audio, video, and computer equipment.		T.V., 3 piece living room set, Kitchen set, bed, vanity, kitchen ware, curtains, small appliances, Computer desk Residence	J	400.00
		Computer Residence	J	100.00

Gregory Edward Cooper & Kelly Ann Cooper

In re _____
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	OR COMMUNITY HUSBAND / WIFE / JOINT	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		12 CD's, family pictures Residence	J	25.00
6. Wearing apparel.		Men's and Women's clothing Residence	J	100.00
7. Furs and jewelry.		1 Gold necklace (\$5) and costume jewelry Residence	W	10.00
		2 Gold wedding bands Residence	J	50.00
8. Firearms and sports, photographic, and other hobby equipment.		Camera Residence	J	25.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Thomson Health Supplemental Retirement Plan	W	236.84
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			

Gregory Edward Cooper & Kelly Ann Cooper

In re _____
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	OR COMMUNITY HUSBAND / WIFE / JOINT	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.		Anticipated Federal and State tax refunds	J	1,200.00
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Ford Windstar Residence	H	100.00
		4 X 6 Utility Trailer Residence	J	200.00

Gregory Edward Cooper & Kelly Ann Cooper

In re _____
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	OR COMMUNITY HUSBAND / WIFE / JOINT	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.		1 Cat Residence	J	1.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.		2 Rakes, 2 Shovels, Weed eater, push lawnmower, chain saw Residence	H	210.00
		Misc. Tools Residence	H	100.00
0 continuation sheets attached			Total ▶	\$ 3,582.84

(Include amounts from any continuation
sheets attached. Report total also on
Summary of Schedules)

In re _____
DebtorCase No. _____
(if known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under

(Check one box)

☐ 11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Security Deposit	(Husb)NY Debt & Cred Law § 283(2) (Wife)NY Debt & Cred Law § 283(2)	312.50 312.50	625.00
T.V., 3 piece living room set, Kitchen set, bed, vanity, kitchen ware, curtains, small appliances, Computer desk	(Husb)NY Civ Prac Law & Rules § 5205(a)(5) (Wife)NY Civ Prac Law & Rules § 5205(a)(5)	200.00 200.00	400.00
Men's and Women's clothing	(Husb)NY Civ Prac Law & Rules § 5205(a)(5) (Wife)NY Civ Prac Law & Rules § 5205(a)(5)	50.00 50.00	100.00
2 Gold wedding bands	(Husb)NY Civ Prac Law & Rules § 5205(a)(6) (Wife)NY Civ Prac Law & Rules § 5205(a)(6)	25.00 25.00	50.00
Thomson Health Supplemental Retirement Plan	(Wife)NY Debt & Cred Law § 282(iii)(2)	236.84	236.84
1998 Ford Windstar	(Husb)NY Debt & Cred Law § 282(iii)(1)	100.00	100.00
Anticipated Federal and State tax refunds	(Husb)NY Debt & Cred Law § 283(2) (Wife)NY Debt & Cred Law § 283(2)	600.00 600.00	1,200.00
1 Cat	(Husb)NY Civ Prac Law & Rules § 5205(a)(4) (Wife)NY Civ Prac Law & Rules § 5205(a)(4)	0.50 0.50	1.00

In re Gregory Edward Cooper & Kelly Ann Cooper,

Case No. _____

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					

0 continuation sheets attached

Subtotal > \$ 0.00
(Total of this page)
Total > \$ 0.00
(Use only on last page)

In re Gregory Edward Cooper & Kelly Ann Cooper,
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re Gregory Edward Cooper & Kelly Ann Cooper,

Case No. _____

Debtor

(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4021 A & M Leonard 241 Fox Dr. Piqua, OH 45356-0816	H	Incurred: 3/03 Consideration: Credit card debt				550.53
ACCOUNT NO. 8690 American Family Publishing P.O. Box 62000 Tampa, FL 33662-2000	H	Incurred: 7/03 Consideration: magazine subscription				21.94
ACCOUNT NO. 1953 Appelton Disposal 54 Doran Ave Geneva, NY 14456-1224	H	Incurred: 2/05 Consideration: garbage collection				34.20
ACCOUNT NO. 4458 Arch Paging P.O. Box 16806 Newark, NJ 07101	H	Incurred: 11/02/97 Consideration: pager				19.08
<div style="display: flex; justify-content: space-between;"> 13 continuation sheets attached <div> Subtotal ➤ (Total of this page) \$ 625.75 Total ➤ (Use only on last page) \$ </div> </div>						

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Gregory Edward Cooper & Kelly Ann Cooper

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1264 Arrow Financial 5996 W Touhy Ave. Niles, IL 60714	H	Consideration: Credit card debt Collection Agency for First Premier Bank				Notice Only
ACCOUNT NO. Ash Brothers P.O. Box 734 Naples, NY 14512	J	Incurred: 6/03				4,279.08
ACCOUNT NO. 2004 Audio Dynamics 235 Saltonstall st. Canandaigua, NY 14424	H	Incurred: 7/00 Consideration: sound system				694.24
ACCOUNT NO. 7789 AWA Collections P.O. Box 6605 Orange, CA 92863-6605	H	Incurred: 2003 Consideration: Cell phone				Notice Only
ACCOUNT NO. 7928 BMG Music Service P.O. Box 8875 Camp Hill, PA 17001-8875	W	Incurred: 9/01 Consideration: Credit card debt				55.63

Sheet no. 1 of 13 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$	5,028.95
(Total of this page)		
Total	\$	

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Gregory Edward Cooper & Kelly Ann Cooper

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9707 BMG Music Service P.O. Box 91545 Indianapolis, IN 46291-0545	H	Incurred: 9/01 Consideration: Credit card debt				63.16
ACCOUNT NO. C and C Adjustment Bureau 277 Alexander St., Suite 408 Rochester, NY 14607	J	Incurred: 6/03 Consideration: Mortgage Collection Agency for Ash Brothers				Notice Only
ACCOUNT NO. 7833 Canandaigua National Bank 72 South Main St Canandaigua, NY 14424	H	Incurred: 9/04 Consideration: overdraft				550.00
ACCOUNT NO. 1494 Canandaigua National Bank 72 South Main St. Canandaigua, NY 14424	W	Incurred: 10/04 Consideration: auto loan				11,448.00
ACCOUNT NO. 1167 Capitol One P.O. Box 70884 Charlotte, NC 28272-0884	W	Incurred: 5/02 Consideration: Credit card debt				584.40

Sheet no. 2 of 13 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 12,645.56
(Total of this page)
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Gregory Edward Cooper & Kelly Ann Cooper

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. CBCS 70 P.O. Box 164069 Colombus, OH 43216-4060	H	Incurred: 11/99 Consideration: Cable Bill Collection Agency for Time Warner Cable				Notice Only
ACCOUNT NO. 2195 Cingular Wireless P.O. Box 17496 Baltimore, MD 21297-1496	H	Incurred: 2004 Consideration: Cell Phone				402.95
ACCOUNT NO. 1467 Community News 2495 Brickyard Rd Canandaigua, NY 14424	H	Incurred: 5/03 Consideration: advertising				1,513.18
ACCOUNT NO. Creditor's Alliance Inc. P.O. Box 1288 Bloomington, IL 61702-1288	W	Consideration: Credit card debt Collection agency for Fashion Bug				Notice Only
ACCOUNT NO. 7556 Cross Country Bank P.O. Box 17120 Wilmington, DE 19886-7120	W	Incurred: 5/02 Consideration: Credit card debt				475.59

Sheet no. 3 of 13 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 2,391.72
(Total of this page)
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Gregory Edward Cooper & Kelly Ann Cooper

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 42270937XXXX Cross Country Bank 4700 Exchange Ct. Boca Raton, FL 33431	H	Incurred: 6/01 Consideration: Credit card debt				1,546.00
ACCOUNT NO. Daily Messenger 73 Buffalo St. Canandaigua, NY 14424	H	Incurred: 11/03 Consideration: Advertising				50.00
ACCOUNT NO. David Gosper 5 Spyglass Hill Canandaigua, NY 14424	J	Incurred: 2002 Consideration: personal loan				5,500.00
ACCOUNT NO. 1-015 Eastman Savings and Loan Federal Credit Union 100 Kings Hwy South, Suite 1200 Rochester, NY 14617	W	Incurred: 4/02 Consideration: Auto Loan				9,265.81
ACCOUNT NO. 2212 EFCO Independent Heating & Burner Service 38 North Main St. Rushville, NY 14544	H	Incurred: 9/04 Consideration: heating and cooling				106.34

Sheet no. 4 of 13 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 16,468.15
(Total of this page)
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Gregory Edward Cooper & Kelly Ann Cooper

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H	Incurred: 7/20/05 Consideration: potential plaintiff from auto accident				1.00
Estate of Richard Cooper, Jr. c/o Winona McDaniels 118 Jefferson Ave. Canandaigua, NY 14424						
ACCOUNT NO. 0054	W	Incurred: 6/95 Consideration: Credit card debt				72.93
Fashion Bug P.O. Box 84073 Columbus, GA 31908						
ACCOUNT NO. 2760	H	Incurred: 1/31/05 Consideration: Medical Services				50.00
FF Thompson Hospital 350 Parrish Street Canandaigua, NY 14424						
ACCOUNT NO. 6303	W	Consideration: Credit card debt				181.37
FingerHut 6250 Ridgewood Rd. St. Cloud, MN 56303						
ACCOUNT NO. 7640	W	Consideration: Credit card debt				1,146.22
First Consumers National Bank P.O. Box 9204 Old Bethpage, NY 11804-9004						

Sheet no. 5 of 13 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$	1,451.52
(Total of this page)		
Total	\$	

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Gregory Edward Cooper & Kelly Ann Cooper

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1264 First Premier Bank 601 South Minnesota Ave Sioux Falls, SD 57104	H	Incurred: 11/04 Consideration: Credit card debt				404.80
ACCOUNT NO. Fish's Farm Market 4494 Mt. Payne, Rd. Shortsville, NY 14548	H	Incurred: 3/97				300.00
ACCOUNT NO. 217xxxx FMS, Inc. 4915 South Union Ave Tulsa, OK 74107	H	Incurred: 4/02 Consideration: Credit card debt				963.00
ACCOUNT NO. 6703 Frontier P.O. box 23008 Rochester, NY 14692-3008	W	Incurred: 4/02 Consideration: Phone Bill				36.34
ACCOUNT NO. Genesee Valley Penny Saver 202 South Main Street Canandaigua, NY 14424	H	Incurred: 5/03 Consideration: advertising				1,728.48

Sheet no. 6 of 13 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 3,432.62
(Total of this page)
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Gregory Edward Cooper & Kelly Ann Cooper

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Incurred: 2003				
Harvey Toomey 7485 Eddy Rd. Holcomb, NY 14469	H	Consideration: Personal loan & other claims			X	27,837.00
ACCOUNT NO. 0572		Incurred: 10/04				
Herendeen Bros. 32-34 West Main St. P.O. Box 98 Shortsville, NY 14548	W	Consideration: Home repair				77.62
ACCOUNT NO. 54895551xxxx		Incurred: 3/05				
Household Credit Services P.O. Box 98706 Las Vegas, NV 89193	H	Consideration: Credit card debt				438.00
ACCOUNT NO. 4033		Incurred: 2005				
HSBC Orchard Bank P.O. Box 17051 Baltimore, MD 21297-1051	H	Consideration: Credit card debt				481.42
ACCOUNT NO. 1325		Incurred: 4/98				
Jack Bobsein, DDS 3200 West Canandaigua, NY 14424	J	Consideration: Dentist bill				108.84

Sheet no. 7 of 13 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤	\$ 28,942.88
(Total of this page)	
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Gregory Edward Cooper & Kelly Ann Cooper

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1882 Kay Jewelers P.O. Box 3680 Akron, OH 44398	W	Incurred: 11/97 Consideration: Credit card debt				1,331.77
ACCOUNT NO. Law Office of Mitchell N. Kay 7 Penn Plaza New York, NY 10001-3995	W	Consideration: Credit card debt Collection agency for Kay Jewelers				Notice Only
ACCOUNT NO. 0034 Mayflowers 2505 Rt 332 Canandaigua, NY 14424	H	Consideration: Credit card debt				2,304.60
ACCOUNT NO. 55719 NCO Financial Services 1804 Washington Blvd. #500 Baltimore, MD 21280	H	Incurred: 12/99 Consideration: Credit card debt				932.00
ACCOUNT NO. 9239 NCO Financial Systems, Inc. 3850 N. Causeway Blvd., Suite 200 Metairie, LA 70002	H	Consideration: Credit card debt Collection Agency for Northern Tool				Notice Only

Sheet no. 8 of 13 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 4,568.37
Total ➤ (Use only on last page of the completed Schedule F.)	\$

(Report total also on Summary of Schedules)

Gregory Edward Cooper & Kelly Ann Cooper

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7789 Nextel Partners, Inc. 2001 Edmund Halley Drive Reston, VA 20191	H	Incurred: 2003 Consideration: cell phone				1,773.03
ACCOUNT NO. Northern Tool & Equipment Co. 2800 Southcross Drive West Burnsville, MN 55306	H	Incurred: 5/03 Consideration: Credit card debt				556.98
ACCOUNT NO. NYSEG P.O. Box 5550 Ithaca, NY 14852-5550	H	Incurred: 1998 Consideration: Utlity Bill				931.56
ACCOUNT NO. O'Niel's Polaris Dealer 6226 Rt. 96 Farmington, NY 14425	H	Incurred: 6/03 Consideration: mechanical work				2,600.00
ACCOUNT NO. 6138 Ontario Telephone Company 75 Main Street Phelps, NY 14532	H	Incurred: 1999 Consideration: Phone Bill				583.20

Sheet no. 9 of 13 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 6,444.77
(Total of this page)
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Gregory Edward Cooper & Kelly Ann Cooper

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Phillip Cooper 118 Jefferson Ave. Canandaigua, NY 14424	H	Incurred: 7/20/05 Consideration: potential plaintiff from auto accident				1.00
ACCOUNT NO. 1246xxxx Presidio 101 Crossways Park Drive West Woodbury, NY 11797	J	Incurred: 10/00 Consideration: Credit card debt				1,427.00
ACCOUNT NO. 4104 Primus Automotive Financial Services P.O. Box 680160 Franklin, TN 37068-0160	J	Incurred: 1998 Consideration: Auto Loan Car was Repoed				4,799.53
ACCOUNT NO. 1495 Quakenbush Hardware 4777 Main St. Box 28 Hall, NY 14463	H	Incurred: 7/1/99 Consideration: Hardware				280.37
ACCOUNT NO. 6584 Raymour and Flanigan P.O. Box 6050 Cortland, NY 13045-6050	W	Incurred: 6/01 Consideration: Credit card debt				194.09

Sheet no. 10 of 13 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 6,701.99
(Total of this page)
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Gregory Edward Cooper & Kelly Ann Cooper

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2005 RG&E 89 East Ave. Rochester, NY 14649		Consideration: utility bill				Unknown
ACCOUNT NO. Rich's Karts & Parts 4 West Lake Rd. Honeyoye, NY 14471	H	Incurred: 8/04 Consideration: line of credit				650.00
ACCOUNT NO. Richard Cooper, Sr. Acorn Valley Trailer Pk Middlesex, NY 14507	H	Incurred: 7/20/05 Consideration: potential plaintiff from auto accident				1.00
ACCOUNT NO. Richard Rayburn Jr. 60 Hidden Creek Dr. Bloomfield NY, 14469	J	Incurred: 10/03 Consideration: Rent				1,369.00
ACCOUNT NO. 14603 Seagar Marine City Pier Canandaigua, NY 14424	H	Incurred: 2004 Consideration: Personal loan				2,271.67

Sheet no. 11 of 13 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 4,291.67
(Total of this page)
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Gregory Edward Cooper & Kelly Ann Cooper

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1325 Security Credit Systems, Inc. P.O. Box 846 Buffalo, NY 14240-0846	J	Consideration: Dentist bill Collection agency for Jack Bobsen, DDS				Notice Only
ACCOUNT NO. 7640 Simm Associates, Inc. Biddle Bldg. Suite 200 200 Biddle Avenue Newark, DE 19702	W	Consideration: Credit card debt Collection agency for First Consumers National Bak				Notice Only
ACCOUNT NO. Sunoco Credit Card P.O. Box 2301 Tulsa, OK 74102-2301	H	Incurred: 10/00 Consideration: Credit card debt				Notice Only
ACCOUNT NO. Tamatha Rundt Acorn Valley Trailer Park Middlesex, NY 14507	J					1.00
ACCOUNT NO. The Berry Company 155 Corporate Woods, Suite 300 Rochester, NY 14623	H	Incurred: 12/04 Consideration: Advertising				1,752.00

Sheet no. 12 of 13 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 1,753.00
(Total of this page)
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Gregory Edward Cooper & Kelly Ann Cooper

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6524 The Credit Bureau 19 Prince St Rochester, NY 14607	J	Incurred: 6/03 Consideration: Mortgage Collection Agency for Ash Brothers				Notice Only
ACCOUNT NO. 2760 The Credit Bureau 19 Prince St. Rochester, NY 14607	H	Incurred: 1/31/05 Consideration: Medical Services Collection agency for FF Thompson				Notice Only
ACCOUNT NO. 3586 Time Warner Cable P.O. Box 164060 Colombus, OH 43216-4060	W	Incurred: 7/03 Consideration: Cable Bill				330.53
ACCOUNT NO. 20019 Trumbley Tire and Auto 370 South Main Street Canandaigua, NY 14424	H	Incurred: 12/3/02 Consideration: car repairs				591.52
ACCOUNT NO. 5190 Viking Office Supplies 2000 Old Germantown Rd Delray Beach, FL 33445	H	Incurred: 4/03 Consideration: Credit card debt				1,000.00

Sheet no. 13 of 13 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 1,922.05
(Total of this page)	
Total	\$ 96,669.00

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Gregory Edward Cooper & Kelly Ann Cooper

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

Gregory Edward Cooper & Kelly Ann Cooper

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re Gregory Edward Cooper & Kelly Ann Cooper,
DebtorCase No. _____
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP No dependents	AGE
Employment: Occupation	DEBTOR	SPOUSE
Name of Employer		Nurses' Aide
How long employed		Thompson Health
Address of Employer		12 years
		350 Parrish St.
		Canandaigua, NY 14424

Income: (Estimate of average monthly income)Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

DEBTOR	SPOUSE
\$ 0.00	\$ 2,211.45

Estimated monthly overtime

\$ 0.00	\$ 0.00
---------	---------

SUBTOTAL

\$ 0.00	\$ 2,211.45
---------	-------------

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00	\$ 472.89
---------	-----------

b. Insurance

\$ 0.00	\$ 191.22
---------	-----------

c. Union Dues

\$ 0.00	\$ 0.00
---------	---------

d. Other (Specify: _____ (S)United Way _____)

\$ 0.00	\$ 2.50
---------	---------

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 666.61
---------	-----------

TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 1,544.84
---------	-------------

Regular income from operation of business or profession or farm
(attach detailed statement)

\$ 0.00	\$ 0.00
---------	---------

Income from real property

\$ 0.00	\$ 0.00
---------	---------

Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

\$ 0.00	\$ 0.00
---------	---------

Social security or other government assistance
(Specify) _____

\$ 0.00	\$ 0.00
---------	---------

Pension or retirement income

\$ 0.00	\$ 0.00
---------	---------

Other monthly income

(Specify) (D)Income from odd jobs

\$ 176.00	\$ 0.00
-----------	---------

\$ 0.00	\$ 0.00
---------	---------

TOTAL MONTHLY INCOME

\$ 176.00	\$ 1,544.84
-----------	-------------

TOTAL COMBINED MONTHLY INCOME \$ 1,720.84

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Gregory Edward Cooper & Kelly Ann Cooper,
DebtorCase No. _____
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>305.00</u>
Are real estate taxes included? Yes _____ No <u>✓</u>		
Is property insurance included? Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel	\$	<u>200.00</u>
Water and sewer	\$	<u>30.00</u>
Telephone	\$	<u>85.00</u>
Other <u>Cable TV</u>	\$	<u>80.00</u>
Home maintenance (Repairs and upkeep)	\$	<u>50.00</u>
Food	\$	<u>400.00</u>
Clothing	\$	<u>30.00</u>
Laundry and dry cleaning	\$	<u>15.00</u>
Medical and dental expenses	\$	<u>30.00</u>
Transportation (not including car payments)	\$	<u>300.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>25.00</u>
Charitable contributions	\$	<u>4.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>0.00</u>
Life	\$	<u>0.00</u>
Health	\$	<u>0.00</u>
Auto	\$	<u>188.00</u>
Other _____	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other <u>Tanning, cell phone, pet food, family gifts</u>	\$	<u>91.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 1,833.00**(FOR CHAPTER 12 AND 13 DEBTORS ONLY)**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<u>N.A.</u>
B. Total projected monthly expenses	\$	<u>N.A.</u>
C. Excess income (A minus B)	\$	<u>N.A.</u>
D. Total amount to be paid into plan each _____	\$	<u>N.A.</u>

(interval)

United States Bankruptcy Court

Western District of New York

Gregory Edward Cooper & Kelly Ann Cooper

In re _____
Debtor

Case No. _____
(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	4	\$ 3,582.84		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims	YES	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	14		\$ 96,669.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,720.84
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 1,833.00
Total Number of Sheets in ALL Schedules ▶		26			
Total Assets ▶			3,582.84		
Total Liabilities ▶				96,669.00	

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In re Gregory Edward Cooper & Kelly Ann Cooper,
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27
sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date 10/10/05

Signature /s/ Gregory Edward Cooper
Debtor

Date 10/10/05

Signature /s/ Kelly Ann Cooper
(Joint Debtor, if any)

[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

In Re Gregory Edward Cooper & Kelly Ann Cooper Case No. _____
(Name) Debtor (if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

2005(db)	1,584	Income from odd jobs-Year to Date
2004(db)	224	Operation of business

AMOUNT	SOURCE (if more than one)
2003(db) 0	

AMOUNT	SOURCE (if more than one)
2005(jdb) 20,408 Wages- Year to date	
2004(jdb) 25,177 Wages	
2003(jdb) 25,000	

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to Creditors

None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Rayburn, Richard S., Jr.	Civil	Canandaigua City Court	Judgment rendered-\$1,369.00

vs.
Cooper, Greg, Cooper,
Kelly

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
ESL FCU vs. Cooper, Greg, Cooper, Kelly	Civil	Canandaigua City Court	Judgment rendered- \$9,265.81
William O'Niell vs. Cooper, Greg, Cooper, Kelly	Civil	Canandaigua City Court	Judgment rendered- \$2,600

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Eastman Savings and Loan Federal Credit Union 100 Kings Hwy South, Suite 1200 Rochester, NY 14617	10/26/04	1998 Dodge Caravan- \$9,265.81
Canandaigua National Bank 72 South Main St Canandaigua, NY 14424	7/2005	2000 Dodge Ram-\$9,347.20
Canandaigua National Bank 72 South Main St Canandaigua, NY 14424	6/2005	2001 Ford Windstar- \$11,760.18

6. Assignments and Receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------------	--------------------	---

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	---	-----------------

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
John F. McKeown, Attorneys at Law 70 North Main Canandaigua, NY 14424	7/18/05	\$595

10. Other transfers

None ☐ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Scott Schrader Relationship: Cousin		Two snowmobiles with Trailers. Recieved \$3,000
Unknown Buyer Relationship: none		Lawnmower. Recieved \$3,000

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Canandaigua National Bank 72 South Main St. Canandaigua, NY 14424	Individual Checking account Closing Balance: \$0.00	

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

None ☐ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
28 Antis St. Canandaigua, NY 14424	Greg Cooper, Kelly Cooper	10/2003 to 6/2004

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME
AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME
AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

☐

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Kellog's Lawn & Landscape	113665637	493 South Main St. Canandaigua, NY 14424	Landscape	6/02 to 2004

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

☒

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, record and financial statements

None

☐

a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Provvidenza & Wright 255 Woodcliff Drive Fairport, NY 14450	2002, 2003

None ☒ b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
------------------	----------------

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None
☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	--

22. Former partners, officers, directors and shareholders

None
☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None
☒ b. If the debtor is a corporation, list all officers, and directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23. Withdrawals from a partnership or distribution by a corporation

None
☒ If the debtor is a partnership or a corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	--------------------------------	--

24. Tax Consolidation Group

None
☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds

None
☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/10/05 Signature of Debtor /s/ Gregory Edward Cooper
GREGORY EDWARD COOPER

Date 10/10/05 Signature of Joint Debtor /s/ Kelly Ann Cooper
KELLY ANN COOPER

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X_____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
UNITED STATES BANKRUPTCY COURT
Western District of New York

In re Gregory Edward Cooper & Kelly Ann Cooper,
Debtor

Case No. _____
Chapter Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. We have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. We intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property	Creditor's name
NONE	

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
NONE				

Date: 10/10/05

/s/ Gregory Edward Cooper

Signature of Debtor GREGORY EDWARD COOPER

Date: 10/10/05

/s/ Kelly Ann Cooper

Signature of Joint Debtor KELLY ANN COOPER

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address _____

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

A & M Leonard
241 Fox Dr.
Piqua, OH 45356-0816

American Family Publishing
P.O. Box 62000
Tampa, FL 33662-2000

Appelton Disposal
54 Doran Ave
Geneva, NY 14456-1224

Arch Paging
P.O. Box 16806
Newark, NJ 07101

Arrow Financial
5996 W Touhy Ave.
Niles, IL 60714

Ash Brothers
P.O. Box 734
Naples, NY 14512

Audio Dynamics
235 Saltonstall st.
Canandaigua, NY 14424

AWA Collections
P.O. Box 6605
Orange, CA 92863-6605

BMG Music Service
P.O. Box 8875
Camp Hill, PA 17001-8875

BMG Music Service
P.O. Box 91545
Indianapolis, IN 46291-0545

C and C Adjustment Bureau
277 Alexander St., Suite 408
Rochester, NY 14607

Canandaigua National Bank
72 South Main St
Canandaigua, NY 14424

Canandaigua National Bank
72 South Main St.
Canandaigua, NY 14424

Capitol One
P.O. Box 70884
Charlotte, NC 28272-0884

CBCS 70
P.O. Box 164069
Colombus, OH 43216-4060

Cingular Wireless
P.O. Box 17496
Baltimore, MD 21297-1496

Community News
2495 Brickyard Rd
Canandaigua, NY 14424

Creditor's Alliance Inc.
P.O. Box 1288
Bloomington, IL 61702-1288

Cross Country Bank
P.O. Box 17120
Wilmington, DE 19886-7120

Cross Country Bank
4700 Exchange Ct.
Boca Raton, FL 33431

Daily Messenger
73 Buffalo St.
Canandaigua, NY 14424

David Gosper
5 Spyglass Hill
Canandaigua, NY 14424

Eastman Savings and Loan
Federal Credit Union
100 Kings Hwy South, Suite 1200
Rochester, NY 14617

EFCO Independent Heating
& Burner Service
38 North Main St.
Rushville, NY 14544

Estate of Richard Cooper, Jr.
c/o Winona McDaniels
118 Jefferson Ave.
Canandaigua, NY 14424

Fashion Bug
P.O. Box 84073
Colombus, GA 31908

FF Thompson Hospital
350 Parrish Street
Canandaigua, NY 14424

FingerHut
6250 Ridgewood Rd.
St. Cloud, MN 56303

First Consumers National Bank
P.O. Box 9204
Old Bethpage, NY 11804-9004

First Premier Bank
601 South Minnesota Ave
Sioux Falls, SD 57104

Fish's Farm Market
4494 Mt. Payne, Rd.
Shortsville, NY 14548

FMS, Inc.
4915 South Union Ave
Tulsa, OK 74107

Frontier
P.O. box 23008
Rochester, NY 14692-3008

Genesee Valley Penny Saver
202 South Main Street
Canandaigua, NY 14424

Harvey Toomey
7485 Eddy Rd.
Holcomb, NY 14469

Herendeen Bros.
32-34 West Main St.
P.O. Box 98
Shortsville, NY 14548

Household Credit Services
P.O. Box 98706
Las Vegas, NV 89193

HSBC Orchard Bank
P.O. Box 17051
Baltimore, MD 21297-1051

Jack Bobsein, DDS
3200 West
Canandaigua, NY 14424

Kay Jewelers
P.O. Box 3680
Akron, OH 44398

Law Office of Mitchell N. Kay
7 Penn Plaza
New York, NY 10001-3995

Mayflowers
2505 Rt 332
Canandaigua, NY 14424

NCO Financial Services
1804 Washington Blvd. #500
Baltimore, MD 21280

NCO Financial Systems, Inc.
3850 N. Causeway Blvd., Suite 200
Metairie, LA 70002

Nextel Partners, Inc.
2001 Edmund Halley Drive
Reston, VA 20191

Northern Tool & Equipment Co.
2800 Southcross Drive West
Burnsville, MN 55306

NYSEG
P.O. Box 5550
Ithaca, NY 14852-5550

O'Niel's Polaris Dealer
6226 Rt. 96
Farmington, NY 14425

Ontario Telephone Company
75 Main Street
Phelps, NY 14532

Phillip Cooper
118 Jefferson Ave.
Canandaigua, NY 14424

Presidio
101 Crossways Park Drive West
Woodbury, NY 11797

Primus Automotive Financial Services
P.O. Box 680160
Franklin, TN 37068-0160

Quakenbush Hardware
4777 Main St. Box 28
Hall, NY 14463

Raymour and Flanigan
P.O. Box 6050
Cortland, NY 13045-6050

RG&E
89 East Ave.
Rochester, NY 14649

Rich's Karts & Parts
4 West Lake Rd.
Honeyoye, NY 14471

Richard Cooper, Sr.
Acorn Valley Trailer Pk
Middlesex, NY 14507

Richard Rayburn Jr.
60 Hidden Creek Dr.
Bloomfield NY, 14469

Seagar Marine
City Pier
Canandaigua, NY 14424

Security Credit Systems, Inc.
P.O. Box 846
Buffalo, NY 14240-0846

Simm Associates, Inc.
Biddle Bldg. Suite 200
200 Biddle Avenue
Newark, DE 19702

Sunoco Credit Card
P.O. Box 2301
Tulsa, OK 74102-2301

Tamatha Rundt
Acorn Valley Trailer Park
Middlesex, NY 14507

The Berry Company
155 Corporate Woods, Suite 300
Rochester, NY 14623

The Credit Bureau
19 Prince St
Rochester, NY 14607

The Credit Bureau
19 Prince St.
Rochester, NY 14607

Time Warner Cable
P.O. Box 164060
Colombus, OH 43216-4060

Trumbley Tire and Auto
370 South Main Street
Canandaigua, NY 14424

Viking Office Supplies
2000 Old Germantown Rd
Delray Beach, FL 33445

United States Bankruptcy Court

Western District of New York

In re Gregory Edward Cooper & Kelly Ann Cooper

Case No. _____

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 595.00

Prior to the filing of this statement I have received \$ 595.00

Balance Due \$ 0.00

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

10/10/05

Date

/s/ John F. McKeown, Esq.

Signature of Attorney

John F. McKeown, Attorneys at Law

Name of law firm

UNITED STATES BANKRUPTCY COURT

Western District of New York

In re:

Gregory Edward Cooper & Kelly
Ann Cooper

Case No.
Chapter 7

Debtor(s)

INSERT NAME OF FORM HERE

UNITED STATES BANKRUPTCY COURT

Western District of New York

In re:

Gregory Edward Cooper &
Kelly Ann Cooper

Case No.
Chapter 7

Debtor(s)

INSERT NAME OF FORM HERE

DISCLOSURE OF COMPENSATION -- Rule 2016 (b)

1. Pursuant to 11 U.S.C. §329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-names debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is \$595.00 .

2. The source of the compensation paid, or to be paid to me was the debtor.

3. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

/s/John F. McKeown, Esq.

Date 10/10/05

Signature

John F. McKeown, Esq., Bar

No.